

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin Lee Sipes
Debtor

Case No. 17-03361-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Feb 24, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db	+ Kevin Lee Sipes, 4728 Peach Orchard Road, Mc Connellsburg, PA 17233-8839
cr	+ AgChoice Farm Credit ACA, 610 Evans City Road, Butler, Pa 16001-8701
4957019	+ AgChoice Farm Credit, 300 Winding Creek Boulevard, Mechanicsburg, PA 17050-1889
5103787	+ Fulton County Tax Claim Bureau, 201 North 2nd St, McConnellsburg, PA 17233-1101
4976255	+ USA acting through FSA, USDA, Adams County FSA, 670 Old Harrisburg Rd Suite 203, Gettysburg, PA 17325-3404

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4966304	EDI: GMACFS.COM	Feb 24 2021 23:48:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
4957020	+ EDI: GMACFS.COM	Feb 24 2021 23:48:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
4957021	EDI: CAPITALONE.COM	Feb 24 2021 23:48:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
4957023	+ EDI: CCS.COM	Feb 24 2021 23:48:00	Credit Collection Services, 725 Canton Street, PO Box 607, Norwood, MA 02062-0607
4957024	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2021 19:06:30	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
4996146	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2021 19:05:30	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4966379	EDI: AGFINANCE.COM	Feb 24 2021 23:48:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4981901	EDI: PRA.COM	Feb 24 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4957441	+ EDI: PRA.COM	Feb 24 2021 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5003872	EDI: Q3G.COM	Feb 24 2021 23:48:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5001938	EDI: Q3G.COM	Feb 24 2021 23:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4957025	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2021 19:05:29	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4957026	EDI: AGFINANCE.COM	Feb 24 2021 23:48:00	Springleaf Financial Services, 601 NW 2nd Street, Evanston, IN 47708
4957027	EDI: RMSC.COM		

District/off: 0314-1
Date Rcvd: Feb 24, 2021

User: AutoDocke
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

4957028 + EDI: BLUESTEM

Feb 24 2021 23:48:00 Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

Feb 24 2021 23:48:00 Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4957022	*	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Matthew F. Marshall	on behalf of Creditor AgChoice Farm Credit ACA mmarshall@dmkcg.com jrickabaugh@dmkcg.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Kevin Lee Sipes pmurphy@dplglaw.com kgreen@dplglaw.com
Thomas I Puleo	on behalf of Creditor United States Department of Agriculture Farm Service Agency tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Kevin Lee Sipes**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-03361-HWV**

Social Security number or ITIN xxx-xx-0799

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Lee Sipes

2/24/21

By the court: Henry W. Van Eck
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.